Spaces for all Ages:

Policies for an inclusive Australia

by Emily Millane

percapita
IDEAS FOR A FAIR AUSTRALIA

Proudly supported by:

LORD MAYOR'S CHARITABLE FOUNDATION

vfff Vincent Fairfax Family Foundation

Table of Contents

About the Author

Emily Millane is Per Capita's principal research fellow working on the Longevity and Positive Ageing project.

Emily has worked at Demos, a leading UK think tank. She has also practised in commercial law for national law firm Maddocks lawyers, principally providing structuring advice to companies and not-for-profits. Emily has degrees in Arts and Law from the University of Melbourne and received first class honours for her thesis on comparative Australian and New Zealand colonial history. She also holds an Australian Students' Prize and a Premier's Award for politics.

Acknowledgments

The author is grateful for comments and insights provided by Lorraine Elsass, Dennis Glover, Jacob Varghese and Maxine McKew. Thanks to David Hetherington and Simon Moodie for their detailed feedback on various iterations of the report.

Thanks to Profeesor Brian Howe AO for his reflections and useful discussions about labour markets and work transitions.

The author wishes to acknowledge the excellent research support provided by Per Capita interns Gayle Kissonergis and Haylea Fitzsimmons.

Per Capita would also like to gratefully acknowledge Friends of the High Line for their permission to use photos of the New York High Line, and Danessa Rivera and GMA Online News for their permission to use photos of the SilverStart Employment Network.

Finally, thanks to the Vincent Fairfax Family Foundation and the Lord Mayor's Charitable Fund, without whose support this work would not have been possible.

About Per Capita

Per Capita is an independent progressive think tank which generates and promotes transformational ideas for Australia. Our research is rigorous, evidence-based and long-term in its outlook, considering the national challenges of the next decade rather than the next election cycle. We seek to ask fresh questions and offer fresh answers, drawing on new thinking in science, economics and public policy. Our audience is the interested public, not just experts and practitioners.

Introduction

Population, participation and productivity. These are the 'three Ps' which feature in Australia's intergenerational reports as the means to ameliorate the negative economic implications of an ageing society.

The 2015 Intergenerational Report (IGR) invoked the three Ps as a means to resolve the government's self-described 'challenge of change'. The challenge of change narrative is based around declining taxation revenue as a result of an ageing population. The increasing old age dependency ratio – the number of working-age people to those older than the pension eligibility age - is not a new development; it has been part of the story of Australia's IGRs since the first one was released in 2002. As a result, the paucity of government policy proposals to respond to these long-term demographic trends is all the more notable. Policy is the forgotten 'P'.

This paper responds by proposing three policy ideas that seek to create spaces for all ages, through culture, the workplace and the neighbourhood. Creating physical and temporal spaces for all ages is the focus, rather than simply workplace participation because the term 'participation' in the context of older Australians has come to have a limited economic meaning.

As social researcher Hugh Mackay has written, the need for thriving, strong communities in which to participate strikes at the core of what it means to be human (2009: 42). Creating an age-inclusive society isn't, therefore, just directed at older people. It provides an environment to foster participation by all age groups and all backgrounds, and an opportunity to imagine different ways of living together.

Older people in Australia are ascribed a lesser value in society and the economy. They are often taken to be less capable of driving a forklift, running a meeting, pouring beers at a bar or playing in a band. Consciously or subconsciously, the idea of being less capable or being a 'burden' on society sets in train a pattern of thinking which is very hard to arrest.

Changing attitudes to age is therefore a central plank of creating an Australia for all ages. Community and individual attitudes inform age-based discrimination; changing them can help to overcome it. Creative experiments that are capable of being executed by government, business and the not-for-profit sector working together, and which treat ageing in a nuanced and sophisticated way, are a means to advance this.

Strong empirical evidence shows the benefit of lifting mature age participation for the Australian economy and for the physical and mental health of the individual worker. Where Australia has fallen short from a public policy perspective is in supporting older Australians to remain productive, through skills retraining and resources to adapt to a changing labour market. We recommend that the path towards higher **labour force participation** among older age groups is through training and job information resources for middle-to-late career workers.

In the area of **social participation**, this paper looks at urban design, or those physical features of the environment that extend beyond the home: people's streets, suburbs, cities and towns and the design of public spaces like parks and walkways. Specifically, it considers how public spaces can be re-imagined to foster interactions across age groups. This section flows on from Per Capita's previous report in the Longevity and Ageing series which looked at the quality of life of older Australians through the prism of the home.[1]

[1] *The Head, The Heart and The House*, available from http://percapita.org.au/research/the-head-the-heart-the-house/.

Policy Idea #1
Changing Attitudes to Age

'I always thought Malcolm would be around a lot longer. I must say, I wished he had been'.

Paul Keating's statement on the recent death of Malcolm Fraser rang true for anyone who had followed Fraser's activities over recent years. He was gone? Already? But he had so much to do, in the areas of the human rights and refugees, international relations, and also politics; Fraser had been in the process of starting a new political party. He was 84.

Think about the term '84 year old man.' The image it conjures up does not fit neatly with that of Fraser, someone sending out Tweets late in the evening on human rights issues just weeks before passing away. It demonstrates the difference between thinking about age in the abstract and personalising the elders in our society.

7% of complaints received by the Australian Human Rights Commission (AHRC) are in respect of age, far behind other areas of discrimination like disability (37%) and race (23%) (AHRC, 2013: 44). It is difficult go behind these numbers to assess the influence of different factors on discrimination complaints such as prevalence of different forms of discrimination, but awareness of rights is undoubtedly one.

The AHRC has published various papers on age stereotypes and has also launched a positive campaign for ageing, called 'The Power of Oldness.' However the Commission cannot address community attitudes towards age alone. It couldn't do so even if it was well-funded and had the support of the current federal government: it currently has neither of those.

One means of fortifying the work of the AHRC in ageing, for which there is an existing campaign called The Power of Oldness, is the creation of a binding international convention on the rights of older people. This convention would compel nation states to take the rights of older people into account when making policy. IIt would therefore be an important means of challenging age-based attitudes. Despite the potential benefits, Australia last year opposed the creation of such a convention on the grounds that existing rights frameworks are sufficient to protect older persons. Pressure needs to be maintained on the federal government to re-consider a convention but given its current position, changing attitudes to ageing needs to come from other sources too.

The process of changing attitudes to age should be nuanced and creative. It should cut across political boundaries. The answers need not be highly costly.

What do we mean by 'nuanced' and 'creative' ideas? There are a number of examples in the areas of race discrimination and public health from which to draw guidance.

In the United Kingdom, a program called 'Show Racism the Red Card' tackles racism by harnessing the social capital of top UK footballers. Workshops are delivered in schools and workplaces to educate people about the harm caused by racism and provide tips for combating it. The program reaches 50,000 people per year and receives annual funding from the government of 200,000 pounds. In Australia, the government funds the 'Racism: It Stops with Me' campaign through the AHRC. This has been supported by high-profile sportspeople from the AFL to the Australian cricket team, however there have also been examples of racism directed at those same role models in recent years.

Public health campaigns have had a strong impact on attitude change. The slogans of these campaigns are deeply embedded in the Australian psyche. It is now well understood that alcohol, drugs and fatigue contribute to road deaths. People know that there is no such thing as 'just a little bit over' the alcohol limit. The anti-smoking QUIT campaigns, together with plain packaging legislation, are attributable to daily smoking rates in Australia falling by half since 1991 (AIHW, 2013).

Drawing from these examples, some ideas that could start to shift negative attitudes to age are:

- Adding a category to the Prime Ministers Literary Awards for 'older adult fiction'. That is, fiction written by and/or about older adults. Currently the categories for the Awards are fiction, poetry, non-fiction, Australian history, young adult fiction and chil-dren's fiction. Given that around one quarter of Australia's population is going to be over 65 by the middle of the century, it makes sense that public recognition of creative endeavours by this segment of the population be recognised.
- Commission a national documentary on experiences of ageing, across geographical, racial and economic groups. The production for this documentary could be put out to tender, or through funds assigned to the ABC or the SBS. An important part of such a documentary is to profile the experiences of ageing by Indigenous Australians and culturally and linguistically diverse communities, whose experiences are often missed in the national story of ageing.
- Introduce a 'readers program' at Australian primary schools where older Australians visit primary schools and read with junior students. History is one area where this could work particularly well, with time for telling oral histories. A complementary part of this program could be that students take part in book delivery programs to older people who struggle to get out of the home. This idea responds to the findings of the AHRC young people are generally the most negative about the concept of ageing (AHRC, 2013a: 3).
- Commission a public art prize around ageing with a requirement that the depictions are centered on a theme such as 'participation' or 'contribution' in order for the public to see the many things older people do in society such as volunteering and caring.

These are simple ideas that provide a starting point to think more creatively about tackling attitudes to ageing. Public investment in these ideas is necessary, however there is broad scope for the government to enter into partnerships with other bodies. A range of businesses from retail, property development and financial services are already investing in age-related practices and public campaigns, and could work with government on promoting these ideas. Many charitable foundations that support the arts are already active in the area of ageing, and could also be approached for partnerships.

Policy Idea #2
The SilverStart Employment Network

Australians are working later in life than they used to, or they intended. Over the last ten years, research has found that people who are around the age of 65 years retire later than they think they will, are more likely to be doing part-time work, and generally don't prefer to work more hours than what they are doing (ABS, 2013). This mirrors broad trends in the OECD where participation rates among over 65s have been increasing (OECD, 2014a).

Despite this trend, older people are still excluded from the workforce for a range of reasons. Age discrimination is the most important of these. Nearly three quarters of older Australians who are discouraged from seeking work are discouraged because they think employers regard them as too old (ABS, 2013). A pervasive workplace culture of ageism means that older people are locked out of the workforce. When older people do find work, they experience the longest periods of underemployment among all age groups (ABS, 2014).

Older workers are often placed in false competition with younger ones. They are taken to have 'had a good run' and need to 'make way' for the next generation (AHRC, 2010: 4). This presupposes that higher labour force participation by older Australians will mean less jobs for younger people.

Concerns about youth unemployment are legitimate, given that youth unemployment is 15% (ABS, 2015), but placing the blame on older workers is not. Pushing older workers out of the workforce will not reduce youth unemployment; this is because the labour force supply is not fixed. As the ILO's Executive Director for Employment has commented, 'In practice, younger workers cannot easily substitute older workers. The evidence suggests that early retirement policies have not generated jobs for younger age groups' (Salazar-Xirinachs, 2012). Furthermore, the type of work that people do changes with age, serving to reinforce the argument that older workers do not 'crowd out' younger ones in the job market.

A range of policy settings discourage ongoing participation in the workplace of older workers. Two significant policies are in respect of superannuation and insurance. Individuals become eligible for superannuation at age 60, seven years before eligibility for the age pension. This discourages people from working beyond 60 because at this point they can draw down on their private savings for income. Workers' compensation schemes generally preclude people aged 65 and over receiving compensation for loss of income (AHRC, 2012: 10).

Older Australians are productive in a myriad of ways outside of the workforce, including caring and volunteering, but these activities are without pay and attributed a lesser status in society as a result. Increasing the labour force participation by both genders of older Australians in the workforce will necessitate flexible and secure forms of work which recognises existing contributions older Australians make to society. It also necessitates a renegotiation of 'active ageing', a concept focused on exercise and healthy living, so that this extends to the labour force.

Initiatives that assist people to get back into the workforce are light on the ground. The previous federal government provided a CV review and advice service to job seekers aged 45 and over through its 'Experience+' program, but it was discontinued in the 2014 Budget. There is a clear gap at the moment for a jobs resource for mid-career workers as they transition into the later stages of their working life. This is especially true if that working life is expected to be longer and the pension eligibility age is increased.

Given the paucity of initiatives in Australia, we considered overseas examples aimed at increasing mature age labour force participation. The Silver Human Resource Centre (SHRC) scheme in Japan stands out, both because of the number of older people it has brought back into the Japanese labour force and because it can be readily applied in Australia. Other initiatives we considered, such as mandated employer plans for older workers, which would attract a penalty tax if not fulfilled, would encounter more obstacles in design and application.

As well as very high life expectancies, Japan has a high mature age participation rate, at 68.9%. By comparison Australia's mature age participation rate is 62.1% (OECD 2014c)

Park clean up at Daisen Park, one of the jobs available at Sakai Human Resource Center. Photo by Danessa River of GMO Online News

Japanese culture places a strong emphasis on remaining productive across a longer life course. In 1974 Japan established its first Silver Human Resource Centre, a community-based employment agency for people who reach Japan's compulsory retirement age of 60, who are seeking flexible paid work. The Centres are funded by central and municipal governments and have been rolled out nationally to provide part-time, casual and contract work. Since its implementation the number of workers enrolling in the national program has steadily increased (Williamson & Higo: 2007, 26). There are now approximately 1,600 centers in Japan with over 800,000 members.

The International Longevity Centre Japan explains the operation of the Centres as follows:

> *"Each Center is contracted work by corporations, households, public organizations, and others and then it allots the work to its registered members based on the work content, frequency, and volume. Members receive a financial disbursement from the Center calculated based on the content of the work they performed and the number of hours they spent. The financial disbursement paid to members as work compensation."*

The Centres were developed not only to provide employment but also to assist in community networking, integration and to link older citizens with non-profit community service programs (Flynn et al 2014: 537). Many of the Centres also provide practical skills training and other education courses.

This program could be replicated in Australia. A practical way in which to implement the resource centre idea is to create an offering through local councils: the Centres could be housed at municipal offices or local libraries. Older people often find travelling long distances, especially by public transport, an issue. It is therefore preferable to have the Centres available through local councils rather than through Department of Human Services offices which are not always in a person's local area. Having the Centres run by local councils also makes the emphasis of the program about people contributing to the local community through paid work, something which older Australians already do in a voluntary capacity. The Centres would offer job matching with a particular focus on matching people to local jobs which are offered on part time basis. This reflects the desire among older people not to work full time.

The Centres would also offer services in interview preparation. In Japan, the sorts of jobs people are placed into include office administration, parks and garden maintenance, technical skills like carpentry and specialised knowledge like translating and editing. Local government may be the employer, or it may be the conduit between the individual and an employer.

The hubs could be co-located with existing Seniors Kiosks which are based at community centres, thereby providing computer and Internet training as well. It makes sense to consolidate these services to provide a holistic service covering IT and employment, as the two are so interrelated: people need computer skills both to look for jobs and to do them.

Over time, the hubs could be broadened to provide a service that not only covers employment, but also advice on housing and later life living options. This was a recommendation of Per Capita's report, *The Head, The Heart and The House*. As part of the broader, offering the Centres would provide advice on the financial and social benefits of later-life living options such as moving house of the same size but a different location, downsizing or moving to a village-style arrangement.

An initial trial of the scheme in one or two sites, as was done in Japan, would create the circumstances to engage and co-design the Centres with local communities. It would also limit government outlay so that any broader initiative has been tested and tweaked before being rolled out. The trial sites would need to have secure funding for at least three years to adequately measure how successful they have been.

Government subsidies to establish the SHRCs varies between Japanese prefectures. To pay for the costs of the infrastructure for the Centres, staffing and ongoing overheads, an annual budget of at least $500,000 would be necessary for each trial site. If the Centres also offered a broader service incorporating housing advice and options, the investment would need to be increased.

The services offered by the Centres are aimed at supporting those who have moved out of the workforce to return to it. This needs to be buttressed by the broader policy framework relating to mature age employees. The policy settings outlined on page 9 of this report in respect of superannuation and insurance, among a number of policies, need to be addressed. Policies such as the federal Work Bonus scheme, which quarantines income against the pension means test up to a weekly cap, need to be continued so that pensioners are not penalised for working.

While beyond the scope of this paper, this scheme should be complemented by a larger government initiative targeted at mid-career workers gaining further training and qualifications before they move out of the workforce. Investment in education not just at the early stage of life but throughout the life course is important for all workers given higher levels of insecure work and workforce transitions, but particularly for lower skilled workers (Howe, 2007: 90). Various methods have been developed overseas to implement such an idea, including the accrual of education leave or unpaid sabbaticals. This sort of social insurance model has been employed in Australia with superannuation and HECS/HELP and is therefore not without precedent.

Policy Idea #3
Re-imagining Green Spaces in our Neighbourhoods

> *'I won't walk at night any more, only because of the uneven surfaces. You can't see where you're walking so you've got to be very, very careful. When the sun goes down, I don't walk, and that's a bit of a pity.'* [2]
>
> - Ruth, 83

The World Health Organisation (WHO) notes that the outside environment and public buildings have a major impact on the mobility, independence and quality of life of ageing populations. The largest area of population growth among people aged over 65 in Australia is in Australia's suburbs. It is therefore in this area that we need to consider how the urban environment can be a place that is aesthetically and functionally desirable for all ages.

One of the most high-ranking age-friendly features which the WHO found in its survey of people across the world is green spaces (WHO, 2007: 13). Green spaces provide a place for exercise, reflection and meeting friends. They must be safe, and with easy accessibility for people with impediments to walking. The difficulty with creating green spaces in some urban environments around the world is overcrowding – think of cities like Tokyo and Rio de Janeiro. Australia has a distinct advantage in this regard because Australia has space. Green spaces in Australia's suburbs which are accessible by public transport could therefore be a fecund site of urban renewal.

The sprawl of Australian cities acts to prevent social interactions through a heavy reliance on motor vehicle transport and detached dwellings designed with young families in mind. Living alone is projected to increase in Australia by between 61% and 65% between 2011 and 2036, mainly due to the ageing population (ABS, 2015). There is little sense of the communal or 'the village' in Australia's suburbs. Initiatives to chip away at the isolation created by the suburbs, and which foster intergenerational interactions, are therefore necessary.

[2] Garrard, 2013: 4.

Lessons from New York

Perhaps counter-intuitively, New York City is a place which is inclusive of all ages and has been internationally recognised as such. Academic Ruth Finkelstein has played a central role in developing the intellectual basis for an age-friendly New York. In her 2008 report, *Toward an Age-Friendly New York City*, one of the eight areas Finkelstein singled out for improvement was public spaces: the natural and built environment. The report cites architectural and physical barriers, including poorly lit and poorly maintained sidewalks, sidewalks crowded with construction and bicycles, lack of benches on public walkways for resting and socialising, and lack of public restrooms (2008: 40).

One of the most celebrated ways some of these issues have been addressed is through the regeneration of public spaces. New York's 'High Line' project (www.thehighline.org) is a well-known and successful embodiment of this. The High Line used the site of a disused elevated railway which was scheduled for demolition to create a walkway with gardens, spaces to sit and view the city, and places for eating and socialising.

The design of the High Line was tendered through a design competition, and a dedicated team of volunteers manages the gardens on the High Line year-round. Through the process, the High Line space has been revitalised and re-imagined from an industrial space to a green space open for all New Yorkers and visitors.

This idea generates economic benefits for the community, as well as the 'soft' benefits like social interaction. It attracts some 20 million visitors per year, has over 450 public programs, and has food vendors. The High Line's permanent team of volunteers and the volunteer entity partners with private businesses like Toyota for specific projects such as the annual Spring cutback of High Line vegetation. In this way, The High Line demonstrates how urban regeneration also presents opportunities to strengthen civil society.

The same kind of thinking has been invoked in numerous other projects in Australia, for example the Testing Grounds project in Melbourne (http://www.testing-grounds.com.au/information/). The budget which was previously used for upkeep of a vacant piece of government land was used by a collective of artists to design a space for art and performance. In this way, an area which was costing the taxpayer money to maintain became a design project for the group recreating the space. The space had the added effect of fostering community interaction across age groups and backgrounds through the performances and eateries that use the space.

The firm operating provides feedback on what it has learned to the government body in charge of the site, Arts Victoria, including why it has been successful in attracting people (Macey, 2015). One reason the site has attracted so many visitors, including older visitors has been its co-location with the Melbourne arts precinct, a popular destination for older Victorians.

The New York High Line, Aerial View. Photos use with permission by Friends of the HIgh Line.

The New York High Line, The Sundeck Photos use with permission by Friends of the HIgh Line.

Urban Renewal, Green Spaces and Age

The High Line and Testing Grounds examples show how creative urban renewal can generate community interaction in public spaces without being conceptually hard or costly. How can these examples be replicated in the middle and outer suburbs of Australia, and especially as age-inclusive projects?

The following features should be part of any new project sites:

- Maintenance of footpaths and adequate lighting, already carried out by local councils in Australia, could factor in 'smoother' footpaths with fewer dips and better lighting at night-time. Better lighting can also assist with making all people feel safer on the street at night.
- Signage that is dementia-friendly and understandable by people of different cultural backgrounds.
- Adequate numbers of public benches and restrooms, not just in the community spaces themselves but on transport routes. This would benefit other groups in society too, like people with disabilities and carers of children.
- Readily accessible and frequent public transport to access the spaces. This is crucial so that older Australians who don't drive can enjoy them equally.
- A focus which is conducive to interaction across age groups, such as public gardens (The High Line) and the arts (Testing Grounds).

The features at the core of these projects are creativity and community; they address needs identified by the community rather than being part of a government plan. In this way, the projects are similar but distinguishable from the sort of renewal projects governments engage in, which have their own valid place in the policy landscape.

Replicating community urban renewal therefore needs to be an interactive process between governments and older communities themselves. The renewal needs to take into account the concerns which older people have, for example that certain parks and public spaces feel too busy and are geared towards youth (WHO, 2007: 13)

Local governments could facilitate community meetings which develop ideas for renewal in the local area with a commitment to citizen involvement in the design and construction processes. An immediate, practical step is for state and local governments to identify vacant state-owned sites in suburban areas capable of being used for community projects. This necessarily means an investment by governments because these sites would not be capable of being sold. A design tender process could be initiated as it was in the High Line project or a 'community design challenge' could be used to create local interest in and ownership of the project. Consultation across age groups, with multicultural councils and disability groups should be a compulsory feature of any tender or design challenge.

Conclusion

Australia does not lack a body of work about the social and economic implications of an ageing and longer-living society. The literature of diagnosis has been there for some time.

The triumvirate of treatment - population, participation and productivity – is trotted out with little consideration or explanation about the policies that will address the 'three Ps'. The forgotten 'P' is policy, and that is what this paper responds to by proposing three policies.

Although this paper concerns mature age participation, it is called *Spaces for All Ages* to capture a wider meaning of 'participating' that is social as well as economic. Part of the reason older people are regarded a 'burden' on society is because they participate in ways that are not valued like paid labour, for example volunteering and caring. Increasing participation in a broader sense is important because a healthy society fosters community activity and social interactions across all ages.

This paper has drawn on case studies and academic literature in Australia and overseas to show how mature age participation can be lifted. The specific policy proposals recommended cover the participation of older-age Australians in the workplace and the neighbourhood, and also the broader issue of attitudes to ageing. Most of these proposals are relatively inexpen-sive; all of them are simple in concept and therefore capable of being easily explained to the community. None of the proposals require large-scale structural change or grandfathering: they can be implemented now.

Creating 'spaces for all ages' is not only the concern of people who are 'ageing' or 'old.' We are all 'ageing' and must engage with the needs of our parents, grandparents and, indeed, ourselves. The process of considering how to be age-inclusive also creates the opportunity to consider the needs of groups other than the aged whose needs have not been factored into our workplaces, our transport systems and our public spaces. In this way, the process is capable of being a catalyst for developing 'spaces for all.'

References

Australian Bureau of Statistics (ABS) 2015. *Labour Force, Australia*, January, cat. no. 6202.0, ABS, Canberra.

ABS 2015. *Household and Family Projections, Australia, 2011 to 2036*, March, cat. no. 3236.0, ABS, Canberra.

ABS 2014. *Underemployed Workers, Australia*, 2013. September. cat. no. 6265, ABS, Canberra.

ABS 2013. *Retirement and Retirement Intentions*, cat. no. 6238.0, ABS, Canberra.

Australian Human Rights Commission (AHRC) 2013. *Australian Human Rights Commission Annual Report 2012-2013*. AHRC, Sydney.

AHRC 2013a. F*act or Fiction? Stereotypes of Older Australians*. June, AHRC, Sydney.

AHRC 2012. *Working Past Our 60s: Reforming Laws and Policies for the Older Worker*, June, AHRC, Sydney.

AHRC 2010. *Age Discrimination: Exposing the Hidden Barriers for Mature Age Workers*. Oc-tober, AHRC, Sydney.

Australian Institute of Health and Welfare (AIHW) 2013 (2015 Update). *National Drug Strate-gy Household Survey Detailed Report*. AIHW, Canberra.

Burrell, A 2011. "Bunnings Nails Down Older Workers," *The Australian*, October 22, accessed from: http://www.theaustralian.com.au/business/companies/bunnings-nails-down-older-workers/story-fn91v9q3-1226173527561.

Coulmas, F, Conrad, H, Schad-Seifer, A & Vogt, G. 2008. *The Demographic Challenge: A Handbook About Japan*. Koninklijke Brill NV, Leiden.

Deloitte (for the AHRC) 2012. *Increasing Participation Among Older Workers: The Grey Army Advances*, July, Deloitte, Canberra.

ESF Age, *Entreprendre pour la Cite, Ile de France: An ESF Project from France*, accessed from, http://www.careerandage.eu/prevsite/sites/esfage/files/resources/Entreprendre%20pour%20la%20cite.pdf

Finkelstein, R, Garcia, A, Netherland, J & Walker, J 2008. *Toward and Age-Friendly New York City: A Findings Report*, September, New York Academy of Medicine, New York.

Garrard, J 2013. *Senior Victorians and Walking: Obstacles and Opportunities: Summary Re-port*, Victoria Walks, Melbourne.

Hems, L 2012. 'Will Social Impact Investing Finally Pay Dividends?' *The Conversation*, 23 August, accessed from: http://theconversation.com/will-social-impact-investing-finally-pay-dividends-8938.

Hitchcock, K 2015. 'Dear Life – On Caring for the Elderly.' *Quarterly Essay, 57*, March, Black Inc., Melbourne.

Howe, B 2007. *Weighing Up Australian Values*. University of New South Wales Press, Sydney.

Hugo, G 2014. *The Demographic Facts of an Ageing Australia*. Appendix Q for Aged Care Financing Authority Second Annual Report, July, University of Adelaide, Adelaide.

International Labor Organization (ILO) 2012. *Young and Older Workers: Two Sides of the Same Coin*, 8 October, accessed from: http://www.oit.org/global/about-the-ilo/newsroom/comment-analysis/WCMS_190891/lang--en/index.htm.

Kahneman, D and Shafir, E 2013, 'Foreword and Introduction' in Eldar Shafir (ed), *The Behav-ioral Foundations of Public Policy*, Princeton.

National Seniors 2013. *Too Embarrassed to Seek Advice*, 30 January, accessed from:http://www.nationalseniors.com.au/about-us/press-%26-media/too-embarrassed-seek-advice.

Macey, J 2015. *Melbourne's Testing Grounds Project Breathes Life into Dead Urban Space,* ABC, accessed from: http://www.abc.net.au/news/2015-02-23/melbourne-testing-grounds-project-breathes-life-into-dead-space/6150554.

McKay, H 2009. 'Real Communities', *Griffith Review*, 24, Griffith University, South Brisbane.

New York City (NYC) 2009. *Age Friendly NYC: Enhancing Our City's Livability for Older New Yorkers*, NYC Council, New York.

Organisation for Economic Cooperation and Development (OECD) 2014. *Working Better With Age: France – Assessment and Recommendations*, January, Directorate for Employment, Labour and Social Affairs.

OECD 2014a. *Labour Market Statistics: Labour Force by Sex and Age, OECD Employment and Labour Statistics,* accessed from: http://www.oecd.org/employment/emp/ageingandemploymentpolicies.htm

OECD 2014b. *Better Life Index – Australia*, accessed from: http://www.oecdbetterlifeindex.org/countries/australia/.

OECD 2014c. *Employment Rate by Age Group*, accessed from https://data.oecd.org/emp/employment-rate-by-age-group.htm#indicator-chart

Salazar-Xirinachs 2012. *Promoting Longer Life and Ensuring Work Ability*, Speech to the Min-isterial Conference on Ageing, Vienna, 19 September, accessed from: http://www.ilo.org/employment/about/executive-director-office/statements-speeches-old/WCMS_190915/lang--en/index.htm.

Walker, J, Orpin, P, Baynes, H, Stratford, E, Boyer, K, Mahjouri, N, Patterson, C, Robinson, A & Carty, J 2013. "Insights and Principles for Supporting Social Engagement in Rural Older People," *Ageing and Society*. Volume 33 (6), August, 938-963.

Williamson, B.J, Higo, M 2007. *Why do Japanese Workers Remain in the Labour Force So Long?* Centre for Retirement Research at Boston College, June, Boston College, Massachusetts.

World Health Organization (WHO) 2007. *Global Age Friendly Cities: A Guide*. World Health Organization, Geneva.

percapita

IDEAS FOR A FAIR AUSTRALIA